



BHARAT GRIHA RAKSHA POLICY UIN-IRDAN190RP0010V02202021

1. Insured's Details :										
Insured Name	:	CHANDADEVI TRILOKCHAND GOYAL .	E-mail Id/Fax	:	1					
Customer ID	:	PO95971792	PAN No.	:						
Address		CHANDADEVI TRILOKCHAND GOYAL, GUT NO 88, NEAR MAHARASHTRA METAL, BEED STATE HIGH WAY, ZHALTA, AURANGABAD. AURANGABAD, MAHARASHTRA, 431001		:	NA / NA					
Phone No.	:			:						

2. Issuing Office Details :										
Office Name		BRANCH AURANGABAD AUTO TIE-UP (160401)	E-mail Id/Fax	:	nia.160401@newindia.co.in /					
Office Code	:	160401	S.Tax Regn. No.	:	AAACN4165CST178					
Address		THE NEW INDIA ASSURANCE CO. LTD. AUTO TIE-UP CITY BRANCH (160401) "JEEVAN SUMAN" BUILDING, PLOT NO. 3, N-5, CIDCO, AURANGABAD,431003 MAHARASHTRA , 431003.	GSTIN	:	27AAACN4165C3ZP					
Phone No.	:	02402485446 / 02402484415	SAC	:	997137 (Other property insurance services)					

3. Policy Details :						
Policy Number	•••	16040111218600000257				
Period of Insurance	:	From: 23/03/2022 12:00:01 AM To: 22/03/2023 11:59:59 PM				
Date of Proposal	:	23-Mar-22				
Prev. Policy no.	:	NA				
Client Type	:	Non-Corporate				
Business Source Code	:					
Dev.Off level./Broker	••	Jainuine Insurance Brokers Pvt. Ltd (DA3388757) Jainuine Insurance Brokers Pvt.Ltd (SI00028623),				
Agent/Bancassurance/SPECIFIED PERSON	•					
Phone No.	••	02402350377, 9850049400 / NA				
E-mail Id/Fax	:	kailash@jainuineinsurance.co.in, //				

4. Collection Particulars :									
Premium	••	1602	Total (₹)	••	1890				
GST	:	= =	Receipt No. & Date	:	16040181210000003843 - 22/03/22				

5. Policy Level Covers :							
Description of Property		As per Block Details					
Location Address with Pin Code		As per Block Details					
Risk Description	:	As per Block Details					
Risk Code	:	1001					
Sum Insured	- :	₹ 5000000					

Block Details: 6.



SI No	Location Address with Pin Code	Carpet Area of the structure(sq m)	Rate of Cost of Construction(₹ /sq.m)	Building SI	Cost of Addl. Structure	Details of Addl. Structure	F.F.F.(Home Furnishing) SI
1	GUT NO 88, NEAR MAHARASHTRA METAL, BEED STATE HIGH WAY, ZHALTA, AURANGABAD . , 431001	2000	2500	5000000	0	NA	0
SI No	Location Address with Pin Code	Electrical/Elect ronic Sum Insured	Others Sum Insured	Total Sum Insured	Type of Construction- Walls	Type of Construction- Floor	Type of Construction- Roof
1	GUT NO 88, NEAR MAHARASHTRA METAL, BEED STATE HIGH WAY, ZHALTA, AURANGABAD .	0	0	5000000	Pucca	Pucca	Pucca
	, 431001						

7. **Additional Covers:**

7(a) Inbuilt Cover:

Cover for Loss of Rent

Risk Serial Number	Sum Insured for No. of Months	No. of Months		
1	0	0		

Cover for Rent for Alternative Accommodation

Risk Serial Number	Sum Insured for No. of Months	No. of Months
1	0	0

7(b) Optional Covers: i)Valuable Contents:

SI No	Item Name	Sum Insured	Valuation Certificate Attached	Valuation agency		

ii)PA cover

Name of Policy Holder	Age	Sum Insured	Nominee Name	Relationship		
NA	0	0	NA	NA		
Name of your Spouse	Age	Sum Insured	Nominee Name	Relationship		
NA	0	0	NA	NA		

8. Sum Insured Summary :								
SI. No.	Asset Description		Sum Insured (₹)					
1.	Home building Sum Insured	:	5,000,000					
2.	Cost of additional structure	:	0					
3.	Furniture, Fixtures and Fittings(Home Furnishings)Sum Insured	:	0					
4.	Electrical/Electronic Sum Insured	:	0					
5.	Other Contents	:	0					
6.	Other property specifically required to be covered	:	0					
	Total Sum Insured	:	5,000,000					

9. Terrorism/EQ/STI								
Terrorism Covered	: Yes	S	Earthquake Covered	:	Yes	STFI Covered	:	Yes

10. Hype	othecation Details :
SI.No.	Name of the Financiers



11. Coinsurance Details :					
Sl.No.	Coinsurance Type	Company	Office Code	% Share	Premium Share
1	NOT OPTED				

12. Subjectivities:

The insurance under this policy is subject to

no moral and party to conjust		
Special Conditions	:	ON RESIDENTIAL PROPERTY
Special Warranties	:	NA
Special Exclusion	:	NA
Clauses	:	 (1) Terrorism Clause (2) Agreed Bank Clause (3) Architects ClauseUpto 5% of the claim amount for reasonable fees of architect, Surveyor, Consulting Engineer (4) Removal of Debris ClauseUpto 2% of the claim of the amount for reasonable costs of Removing debris from the site. (5) Escalation Clause in case of Long Term Policy
Risk Covered	:	As per Risk covered attached
Fire Products-Exclusions	:	As per Exclusions attached

13. Terrorism Dedu	Terrorism Deductibles:-					
Nature of Risk	Deductibles (as a % of claim/loss amount)	Minimum Limit	Maximum Limit			
Residential	1 % of claim amount	₹ 10,000/-	₹ 5,00,000/- (Rupees 5 Lacs)			

14. Premium Details:

Premium Head Premium Amount (₹)

Net Premium under the policy:1602GST:288Total premium including GST:1890

Total premium including GST(In words) : RUPEES ONE THOUSAND EIGHT HUNDRED NINETY ONLY

mium and GST Details				
	Rate of Tax	Amount in INR		
Premium		₹ 1602.00		
SGST	9	144		
CGST	9	144		
IGST	0	0		

In witness whereof the undersigned being duly authorized by the Insurers and on behalf of the Insurers has (have) hereunder set his (their) hand(s) on this 22nd day of March,2022.

For and on behalf of The New India Assurance Company Limited

THE NEW INDIA ASSURANCE CO. LTD. (Government of India Undertaking)



Date of Issue: 22/03/2022

Duly Constituted Attorney(s)

Tax Invoice No: 16040121P0005002

IRDA Registration Number: 190 NIA PAN NUMBER: AAACN4165C